

III. REMARKS

Claims 1, 4-9, 11-22, 24-27, 29-32, 34 and 35 are pending in this application. By this amendment, claims 1, 7, 13, 16, 22, 26 and 31 have been amended herein.

Applicants do not acquiesce in the correctness of the rejections and reserve the right to present specific arguments regarding any rejected claims not specifically addressed.

Furthermore, Applicants reserve the right to pursue the full scope of the subject matter of the original claims in a subsequent patent application that claims priority to the instant application. Reconsideration in view of the following remarks is requested.

Claims 1, 4-9, 11-22, 24-27, 29-32, 34 and 35 are rejected under 35 U.S.C. 103(a) as being unpatentable over Puri (US Patent No. 6,064,982), hereinafter “Puri”, and Barritz *et al.* (US Patent No. 6,938,027), hereinafter “Barritz”, and further in view of Fuerst (US Patent No 6,189,029), hereinafter “Fuerst” and Canada *et al.* (US Patent No. 6,757,660), hereinafter “Canada”.

Applicants have amended the independent claims herein. No new matter has been added. As one example of supporting disclosure Applicants point to paragraph [0006].

With regard to the 35 U.S.C. §103(a) rejection over the combination of Puri and Barritz, further in view of Fuerst and Canada, Applicants assert that, even assuming *arguendo* that it is obvious to combine the citations, the combination does not teach each and every feature of the claimed invention. For example, with respect to independent claim 1, Applicants submit that the combination fails to teach or suggest, *inter alia* formulating a set of questions related to the entity software application based on a

business and information technology strategy corresponding to the banking entity, wherein the business strategy includes business objectives and priorities, wherein the priorities include obtaining real-time transaction of data for on-line banking transactions. See claim 1, as amended. In fact, not only does the cited combination not teach or suggest the aforementioned features, the combination does not teach or suggest banking entities whatsoever.

In any event, the Office alleges that the previous feature related to banking entities found in the claims was merely an intended use. Office Action, item 4, page 3. Even assuming *arguendo* that the previous claim language was merely an intended use, the claims have been amended to no longer be an intended use. Further, the Examiner alleges that Puri “teaches or suggests a business entity”. Office Action, item 4, page 3. Regardless, Puri (and the other cited art) clearly does not even remotely suggest the consideration of banking priorities such as real-time transaction of data for on-line banking transactions. Since the cited art does not teach each and every feature of the claimed invention, Applicants respectfully request withdrawal of this rejection. In view of the foregoing, Puri, Barritz, Fuerst and Canada, taken individually or in combination, do not disclose each and every feature of claim 1. Accordingly, Applicants respectfully request withdrawal of the rejection. Applicants contend that the cited combination does not teach or suggest similarly disclosed features found in independent claims 7, 13, 16, 22, 26 and 31.

With respect to dependent claims 4-6, 8, 9, 11, 11, 14, 15, 17-21, 24, 25, 27, 29, 30, 32, 34 and 35, Applicants herein incorporate the arguments presented above with respect to the independent claims from which the claims depend. The dependent claims are believed to be allowable based on the above arguments, as well as for their own additional features.

With further regard to the rejection as a whole, Applicants note that the Office's rejection of independent claim 1 (and similarly independent claims 7, 13, 16, 22, 26 and 31) seeks to combine four different references to support its obviousness rejection. To this extent, Applicants submit that it is unfathomable how the Office can maintain its contention that there is motivation or suggestion in the references themselves or elsewhere to combine such diverse references. This is further accentuated by the fact that each of the references performs a vastly different task. Accordingly, Applicants submit that the combinations that underlie the Office's rejections are flawed.

IV. CONCLUSION

In addition to the above arguments, Applicants submit that each of the pending claims is patentable for one or more additional unique features. To this extent, Applicants do not acquiesce to the Office's interpretation of the claimed subject matter or the references used in rejecting the claimed subject matter. Additionally, Applicants do not acquiesce to the Office's combinations and modifications of the various references or the motives cited for such combinations and modifications. These features and the

appropriateness of the Office's combinations and modifications have not been separately addressed herein for brevity. However, Applicants reserve the right to present such arguments in a later response should one be necessary.

In light of the above, Applicants respectfully submit that all claims are in condition for allowance. Should the Examiner require anything further to place the application in better condition for allowance, the Examiner is invited to contact Applicants' undersigned representative at the number listed below.

Respectfully submitted,

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